REPLY MEMORANDUM OF POINTS AND AUTHORITIES

Defendant JPMORGAN CHASE BANK, N.A., AN ACQUIRER OF CERTAIN ASSETS AND LIABILITIES OF WASHINGTON MUTUAL BANK FROM THE FEDERAL DEPOSIT INSURANCE CORPORATION ACTING AS RECEIVER ("JPMorgan"), respectfully submits this Reply Memorandum re: Non-Opposition to its Motion to Dismiss the First Amended Complaint of plaintiff Sepehr Torabi ("Plaintiff") pursuant to FRCP 12(b)(6) for failure to state a claim upon which relief can be granted.

I. PLAINTIFF FAILED TO FILE ANY OPPOSITION TO THE MOTION TO DISMISS, THEREBY CONSENTING TO THE GRANTING OF THE MOTION.

JPMorgan filed and served its Motion to Dismiss on December 5, 2011. (*See* Docket No. 24; see also, Declaration of Irma L. Martinez ("Martinez Decl."), ¶ 2.) The Motion to Dismiss has been noticed for January 30, 2012, at 2:30 p.m. in courtroom "11". (*See* Martinez Decl., ¶ 2.)

Southern District of California Local Rule ("Local Rules") 7.1.e.2. requires a party opposing a motion to file and serve a written opposition with the Court "not later than fourteen (14) *calendar* days prior to the noticed hearing." (Emphasis in original.) Therefore, Plaintiff's opposition to the Motion to Dismiss was due by January 16, 2012. (*See* Martinez Decl., ¶ 3.)

Local Rule 7.1.f.3.c. states that, "[i]f an opposing party failed to file the papers in the manner required by Civil Local Rule 7.1.e.2., that failure may constitute a consent to the granting of a motion or other request for ruling by the court."

To date, JPMorgan has not received any opposition to the Motion to Dismiss. (*See* Martinez Decl., ¶ 3.) The case docket on PACER also indicates that no opposition has been filed. (*See* Docket; *see also* Martinez Decl., ¶ 3.) Therefore, the Court should not consider any belated opposition from Plaintiff, and the Motion to Dismiss must be granted in its entirety without leave to amend. *See* Local Rule 7.1.e.2, 7.1.f.3.c.

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DECLARATION OF IRMA L. MARTINEZ

I, Irma L. Martinez, declare as follows:

- 1. I am an associate with the law firm of AlvaradoSmith, a Professional Corporation, attorneys of record herein for defendant JPMORGAN CHASE BANK, N.A., AN ACQUIRER OF CERTAIN ASSETS AND LIABILITIES OF WASHINGTON MUTUAL BANK FROM THE FEDERAL DEPOSIT INSURANCE CORPORATION ACTING AS RECEIVER ("JPMorgan"). I have been duly admitted to practice law in the State of California and the United States District Court for the Southern District of California. I am submitting this Declaration in support of JPMorgan's Reply Memorandum Re: Non-Opposition to its Motion to Dismiss the First Amended Complaint of plaintiff Sepehr Torabi ("Plaintiff"). If called as a witness in this matter, I am competent to testify of my own personal knowledge, to the best of my recollection, as to the matters set forth in this Declaration.
- 2. JPMorgan filed and served its Motion to Dismiss on December 5, 2011. The Motion to Dismiss has been noticed for January 30, 2012, at 2:30 p.m. in courtroom "11".
- 3. Plaintiff's opposition to the Motion to Dismiss was due by January 16, 2012. To date, JPMorgan has not received any opposition to the Motion to Dismiss. The case docket on PACER also indicates that no opposition has been filed.

I declare under penalty of perjury under the laws of the State of California and the United States that this declaration is true and correct.

Executed on January 23, 2012, at Los Angeles, California.

/s/ Irma L. Martinez IRMA L. MARTINEZ

1 CERTIFICATE OF SERVICE

/s/ Steve Chang

Steve Chang

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